

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: January, 2021

Chapter 11

MONTHLY OPERATING REPORT

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: January 2021

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

PETER E. FLEMING, CPA
Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Unaudited, for Management Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: January 2021**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	11,330.18	
RECEIPTS		
Wages (Net)	4,086.01	123,649.29
Interest and Dividend Income	0.51	8.52
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		20,100.00
Total Receipts	4,086.52	143,757.81
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	5,000.00	31,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	2,890.44	19,817.98
Insurance	592.93	3,694.15
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		5,380.00
Household Expenses	822.91	16,828.96
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	292.40	2,903.94
Gifts		
Other (attach schedule)	120.27	55,651.81
Total Ordinary Disbursements	9,718.95	136,689.10
REORGANIZATION ITEMS:		
Professional Fees		2,873.03
U. S. Trustee Fees		650.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		3,523.03
Total Disbursements (Ordinary + Reorganization)	9,718.95	140,212.13
Net Cash Flow (Total Receipts - Total Disbursements)	(5,632.43)	3,545.68
Cash - End of Month (Must equal reconciled bank	5,697.75	

FORM MOR-1 (INDV)

Unaudited, for Management Purposes
Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: January 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		9,400.00
Incoming Funds Transfer		500.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	120.27	55,651.81
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management Purposes Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: January 2021

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Unaudited, for Management
Purposes Only

*Insider is defined in 11 U.S.C. Section 101(31)

FORM MOR-4
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: January 2021

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Unaudited, for Management
Purposes Only

FORM MOR-5
(9/99)

EVERYTHING CHECKING (2449), Period Ending 01/31/2021

RECONCILIATION REPORT

Reconciled on: 02/27/2021

Reconciled by: Jason Humieny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	38.62
Checks and payments cleared (9)	-465.58
Deposits and other credits cleared (1)	600.00
Statement ending balance	173.04
Register balance as of 01/31/2021	173.04
Cleared transactions after 01/31/2021	0.00
Uncleared transactions after 01/31/2021	-668.17
Register balance as of 02/27/2021	-495.13

Details

Checks and payments cleared (9)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/05/2021	Expense			-38.38
01/14/2021	Expense			-36.00
01/14/2021	Expense			-9.64
01/16/2021	Expense			-101.24
01/18/2021	Expense			-100.16
01/20/2021	Expense			-93.80
01/23/2021	Expense			-58.41
01/25/2021	Expense			-13.98
01/25/2021	Expense			-13.97
Total				-465.58

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/16/2021	Deposit			600.00
Total				600.00

Additional Information

Uncleared checks and payments after 01/31/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/02/2021	Expense			-91.20
02/02/2021	Expense			-47.00
02/04/2021	Expense			-79.84
02/07/2021	Expense			-75.15
02/07/2021	Expense			-36.00
02/09/2021	Expense			-36.00
02/09/2021	Expense			-29.27
02/11/2021	Expense			-83.49
02/11/2021	Expense			-36.00
02/11/2021	Expense			-36.00
02/17/2021	Expense			-9.50
02/17/2021	Expense			-20.97
02/21/2021	Expense			-87.75
Total				-668.17

EVERYTHING CHECKING (9586), Period Ending 01/31/2021

RECONCILIATION REPORT

Reconciled on: 02/27/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	5,165.83
Checks and payments cleared (18)	-3,562.11
Deposits and other credits cleared (2)	3,443.01
Statement ending balance	5,046.73
Register balance as of 01/31/2021	5,046.73
Cleared transactions after 01/31/2021	0.00
Uncleared transactions after 01/31/2021	-238.20
Register balance as of 02/27/2021	4,808.53

Details

Checks and payments cleared (18)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/26/2020	Expense			-3.73
12/26/2020	Expense			-3.73
12/29/2020	Expense			-32.05
01/22/2021	Expense			-15.00
01/22/2021	Expense			-7.99
01/22/2021	Expense			-27.30
01/23/2021	Expense			-19.23
01/24/2021	Expense			-152.83
01/24/2021	Expense			-65.34
01/26/2021	Expense			-3.73
01/26/2021	Expense			-3.73
01/26/2021	Expense			-42.76
01/26/2021	Expense			-2,455.73
01/26/2021	Expense			-151.00
01/26/2021	Expense			-64.50
01/27/2021	Expense			-15.35
01/27/2021	Expense			-56.18
01/28/2021	Expense			-441.93
Total				-3,562.11

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/29/2021	Deposit			2,043.01
01/29/2021	Transfer			1,400.00
Total				3,443.01

Additional Information

Uncleared checks and payments after 01/31/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/01/2021	Expense			-10.68
02/01/2021	Expense			-10.70
02/03/2021	Expense			-1,000.00
02/03/2021	Expense			-429.80
02/04/2021	Expense			-9.99
02/04/2021	Expense			-5.33

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/07/2021	Expense			-37.43
02/10/2021	Expense			-158.77
02/11/2021	Expense			-5.33
02/14/2021	Expense			-8.54
02/15/2021	Expense			-0.99
02/15/2021	Transfer			-500.00
02/19/2021	Expense			-10.69
02/19/2021	Expense			-9.60
02/22/2021	Expense			-54.51
02/26/2021	Expense			-3.73
02/26/2021	Expense			-21.38
02/26/2021	Expense			-3.73
Total				-2,281.20

Uncleared deposits and other credits after 01/31/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/12/2021	Deposit			2,043.00
Total				2,043.00

Checking, Period Ending 01/27/2021

RECONCILIATION REPORT

Reconciled on: 02/27/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	695.92
Checks and payments cleared (6)	-324.91
Deposits and other credits cleared (0)	0.00
Statement ending balance	371.01
Register balance as of 01/27/2021	371.01
Cleared transactions after 01/27/2021	0.00
Uncleared transactions after 01/27/2021	-12.99
Register balance as of 02/27/2021	358.02

Details

Checks and payments cleared (6)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/11/2021	Expense			-171.69
01/14/2021	Expense			-84.98
01/14/2021	Expense			-2.50
01/19/2021	Expense			-52.75
01/27/2021	Expense			-9.99
01/27/2021	Expense			-3.00
Total				-324.91

Additional Information

Uncleared checks and payments after 01/27/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/24/2021	Expense			-3.00
02/24/2021	Expense			-9.99
Total				-12.99

EVERYTHING SAVINGS (INGS), Period Ending 01/31/2021

RECONCILIATION REPORT

Reconciled on: 02/27/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	1,006.69
Checks and payments cleared (1)	-1,400.00
Deposits and other credits cleared (2)	500.28
Statement ending balance	106.97
Register balance as of 01/31/2021	106.97
Cleared transactions after 01/31/2021	0.00
Uncleared transactions after 01/31/2021	500.00
Register balance as of 02/27/2021	606.97

Details

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/29/2021	Transfer			-1,400.00
Total				-1,400.00

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/15/2021	Transfer			500.00
01/21/2021	Deposit			0.28
Total				500.28

Additional Information

Uncleared deposits and other credits after 01/31/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/15/2021	Transfer			500.00
Total				500.00



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

1 OF 2

Beginning November 26, 2020
through December 23, 2020

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	-188.12
Checks	.00 -
Withdrawals & Debits	63.00 -
Deposits & Credits	1,000.00 +
Current Balance	748.88 =

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on January 27, 2021.

Previous Balance

-188.12

TRANSACTION DETAILS

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
11/27	30.00	Service Charge
		Sustained Overdraft Fee
12/02	30.00	Service Charge
		Sustained Overdraft Fee
12/23	3.00	Service Charge
		Statement Delivery



Total Withdrawals & Debits

63.00

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	60.00	127.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
12/07	1,000.00	1509 ATM Deposit - MI6140 Gnt Eagle Wexford, Pittsburgh PA



Total Deposits & Credits

1,000.00



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2 OF 2

Beginning November 26, 2020 through December 23, 2020

Checking continued from previous page

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DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

 Current Balance
748.88

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/27	-218.12	12/07	751.88	12/23	748.88
12/02	-248.12				

NEWS FROM CITIZENS

--Transferring money online just got a little easier! Discover the speed and convenience of online money transfers now with no fee! To learn more visit citizensbank.com- you can also view helpful online banking demos and links to download our mobile banking app.
--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">+</div> <div> \$ _____ <div style="float: right;">Total of 2</div> </div> </div>	

3 Subtotal by adding 1 and 2 = \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT
ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

1 OF 2

Beginning December 24, 2020
through January 27, 2021

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	748.88
Checks	.00 -
Withdrawals & Debits	377.87 -
Deposits & Credits	.00 +
Current Balance	371.01 =

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

No deposit made.

Your next statement period will end on February 24, 2021.

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

Previous Balance

748.88

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
12/28	52.96	1509 POS Debit - 068991 Ross Stores #1417 Pittsburgh PA
01/11	171.69	1509 Dbt Purchase - 00d955 Bravo - Route 19 Cranberry Twppa
01/15	84.98	1509 POS Debit - 430503 Market Distric Wexford PA
01/15	2.50	1509 POS Debit - 430502 Market Distric Wexford PA
01/19	52.75	1509 POS Debit - 276023 Sunoco 0364070 Pittsburgh PA

Other Withdrawals & Debits

Date	Amount	Description
01/27	9.99	Monthly Maintenance Fee
01/27	3.00	Service Charge
		Statement Delivery

Total Withdrawals & Debits

377.87

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	127.00
Total Returned Item Fees	.00	.00



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

2 OF 2

Beginning December 24, 2020
through January 27, 2021

Checking continued from previous page

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

 Current Balance
371.01

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/28	695.92	01/15	436.75	01/27	371.01
01/11	524.23	01/19	384.00		



ANDRE R SANDERS JR OR
L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 01/17/21 THRU 02/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
FREE CHKG	15,657.56	9,599.68	6,546.69	12,604.57	15,401.32	0.00%	0.00

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/17	POS BP#9622747BF OIL	40.82	02/06	POS THE BEER TRAP	10.50
	MC WEXFORD PA			PIN WEXFORD PA	
01/25	DEP CHECK - PINE TOWNSHIP OFFICE	6,546.69+	02/06	POS NNT MICROSOFT*UL	16.04
01/25	ZEL ZELLE TO SANDERS, ANDRE	500.00		PIN MSBILL.INFO WA	
01/25	POS VENMO	1,200.00	02/06	POS SHEETZ 0617	29.40
	MC NY			PIN SEWICKLEY PA	
01/26	POS SHEETZ 0617	29.94	02/07	POS APPLE.COM/US	266.43
	PIN SEWICKLEY PA			MC 800-676-2775 CA	
01/28	POS Microsoft	3.32	02/08	POS SHOP US TAG HEUE	160.50
	PIN Redmond WA			MC 800-321-4832 NJ	
01/28	POS ONLVFANS	8.03	02/08	POS CHICK-FIL-A #038	12.93
	MC FL			MC WEXFORD PA	
01/28	POS Microsoft	21.39	02/08	POS VENMO	15.00
	PIN Redmond WA			MC NY	
01/29	POS CHICK-FIL-A #038	13.98	02/09	POS FLYNN'S TIRES #33	194.58
	MC WEXFORD PA			PIN CLARION PA	
01/29	POS CENCIS PIZZERIA	45.59	02/09	POS SHEETZ 0277	34.72
	MC 724-9405500 PA			PIN WEXFORD PA	
01/30	POS CHIPOTLE ONLINE	24.83	02/09	POS MCDONALD'S F714	12.38
	MC 1800244768 CA			PIN WEXFORD PA	
01/31	POS VENMO	235.00	02/09	POS SHEETZ 0277	16.28
	MC NY			PIN WEXFORD PA	
01/31	POS VENMO	100.00	02/09	POS 7 SPRINGS TICKET	75.26
	MC NY			MC CHAMPION PA	
02/01	POS CHICK-FIL-A #038	11.03	02/10	POS SEND CLUB	20.00
	MC WEXFORD PA			MC 818-4956503 DE	
02/01	ECK PNC MAKE A PMT	5,300.00	02/10	POS 7 SPRINGS RENTAL	56.18
	LOAN PYMT			MC CHAMPION PA	
02/02	ONL TRANSFER DOLLAR BANK INTERNET	100.00	02/10	POS ROADSIDE ASSISTA	145.00
	TO			MC 8477966763 MA	
02/04	POS TRACTOR SUPPLY #	83.72	02/10	POS AAA EC MEMBERSHI	13.90
	PIN CRANBERRY TWP PA			MC 8004415008 PA	
02/04	POS MCDONALD'S F6141	8.12	02/10	POS LINS ORIENTAL EX	36.98
	PIN MARS PA			MC WEXFORD PA	
02/04	POS Microsoft	19.25	02/11	POS SQ *BEBE LEE BEA	450.00
	PIN Redmond WA			MC Pittsburgh PA	
02/05	POS CNS WINE AND SPI	106.98	02/12	POS CHIPOTLE ONLINE	24.83
	PIN WEXFORD PA			MC 1800244768 CA	
02/06	POS CVS/PHARM 02348-	6.40	02/13	POS SHEETZ 0617	13.56
	PIN PITTSBURGH PA			PIN SEWICKLEY PA	
02/06	POS Bath and Body Wo	113.56	02/14	POS MCDONALD'S F6141	13.25
	PIN New Albany OH			PIN MARS PA	



PAGE 2

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/14	POS MARKET DI 155 To	10.00			

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING JANUARY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$15,616.74	\$17,154.44	\$0.00	\$0.00	\$17,154.44

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JANUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JANUARY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
ATM ACTIVITY (ATM)				
-DOLLAR ATM ACTIVITY	1	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	22	.00		
THE TOTAL CHARGE:	33	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JANUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



ANDRE R SANDERS JR OR
L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 12/17/20 THRU 01/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
SEE CHKG	23,144.33	8,062.00	575.23	15,657.56	18,262.36	0.00%	0.00

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/18	POS PAYPAT *ERICMILN	13.68	12/22	POS PAYPAL *KEVINLZ	22.00
	MC CA			MC CA	
12/18	POS PAYPAT *DYLANWAT	9.99	12/23	POS PAYPAL *KEVINLZ	60.00
	MC CA			MC CA	
12/18	ADJ PAYPAT *DYLANWAT	9.99+	12/23	POS PAYPAL *SAMMIEU	25.00
	MC CA			MC CA	
12/18	POS PAYPAL *DYLANWAT	11.56	12/24	POS SONIC DRIVE IN #	8.01
	MC CA			MC WEXFORD PA	
12/18	POS CENCIS PIZZERIA	29.16	12/24	POS WEXFORD ACE HDWE	9.62
	MC 724-9405500 PA			MC WEXFORD PA	
12/18	POS BP#9622747BP OI	1.70	12/24	ZEL ZELLE TO SANDERS, ANDRE	1,000.00
	PIN WEXFORD PA		12/24	ATM DB - PINE TOWNSHIP	250.00
12/19	POS PAYPAL *ERICMILN	36.32	12/24	ATM DB - PINE TOWNSHIP	20.00
	MC CA		12/24	POS VENMO	80.00
12/19	POS SUNOCO 00706184	2.33		MC NY	
	PIN MARS PA		12/25	ADJ VENMO*Sanders An	61.38+
12/19	ZEL ZELLE TO SANDERS, ANDRE	1,000.00		PIN New York City NY	
12/19	POS Cool Vape Cool V	45.53	12/26	POS CNS WINE AND SPI	38.51
	PIN Cranberry Twp PA			PIN WEXFORD PA	
12/19	ONL MOBILE DEPOSIT	221.62+	12/26	POS GET GO #3 7675 M	31.01
12/19	ONL MOBILE DEPOSIT	202.20+		PIN Pittsburgh PA	
12/20	ADJ Goo*SVCS92801324	30.54+	12/27	POS PAYPAL *TWITCH	64.10
	PIN Mountain View CA			MC CA	
12/20	POS SHEETZ ECOMMER00	10.67	12/28	POS VENMO	200.00
	MC CLAYSBURG PA			MC NY	
12/21	POS VENMO	1,500.00	12/28	POS VENMO	15.00
	MC NY			MC NY	
12/21	POS PAYPAL *KEVINLZ	25.00	12/28	POS SHEETZ 0617	29.17
	MC CA			PIN SEWICKLEY PA	
12/21	POS GOOGLE *SVCSa57f	10.10	12/28	POS WINE AND SPIRITS	26.74
	MC g.co/helppay# CA			PIN WEXFORD PA	
12/21	POS LOWE'S #653	24.36	12/29	POS WINE AND SPIRITS	33.16
	PIN CRANBERRY TWP PA			PIN WEXFORD PA	
12/21	POS MCDONALD'S F6141	13.24	12/31	POS CHICK-FIL-A #038	12.93
	PIN MARS PA			MC WEXFORD PA	
12/22	POS PAYPAT *ERICMILN	46.61	12/31	POS SHEETZ 0617	31.01
	MC CA			PIN SEWICKLEY PA	
12/22	POS THE BEER TRAP	12.50	12/31	POS SHEETZ 0617	28.88
	PIN WEXFORD PA			PIN SEWICKLEY PA	
12/22	POS VENMO	1,000.00	12/31	POS CNS WINE AND SPI	165.80
	MC NY			PIN WEXFORD PA	



PAGE 2

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/31	POS PETCO 1832	84.78	01/08	POS MAMMA LUCIA PIZZ	21.13
	PIN CRANBERRY TWP PA		MC	WEXFORD PA	
12/31	POS WENDYS 573	7.93	01/08	ADJ VENMO*Sanders An	49.50+
	PIN CRANBERRY TWP PA		PIN	New York City NY	
12/31	POS SHEETZ ECOMMER00	19.92	01/09	POS POPEYES 11656	16.99
	MC CLAYSBURG PA		MC	7323186269 PA	
01/01	POS BP#9622747BP OIL	26.05	01/11	POS VENMO	350.00
	MC WEXFORD PA		MC	NY	
01/02	POS SHEETZ 0277	26.42	01/11	POS SEND CLUB	20.00
	PIN WEXFORD PA		MC	818-4956503 DE	
01/04	POS SHEETZ 0277	11.83	01/13	POS CACV *PP*ASAJOHN	140.00
	PIN WEXFORD PA		MC	CA	
01/05	POS ICHIBAN STEAKHOU	16.53	01/14	POS Microsoft*Xbox	14.18
	MC WEXFORD PA		MC	msbill.info WA	
01/05	POS VENMO	100.00	01/14	POS SHEETZ ECOMMER00	7.79
	MC NY		MC	CLAYSBURG PA	
01/06	POS Cool Vape Cool V	21.20	01/15	POS CHIPOTLE ONLINE	24.83
	PIN Cranberry Twp PA		MC	1800244768 CA	
01/06	POS CNS WINE AND SPI	49.20	01/15	POS BP#9622747BP OIL	13.87
	PIN WEXFORD PA		MC	WEXFORD PA	
01/06	POS SHEETZ 0277	15.55	01/15	POS PARKING IN PITTS	4.00
	PIN WEXFORD PA		MC	PITTSBURGH PA	
01/06	POS NNT MICROSOFT*UL	16.04	01/16	ONL TRANSFER DOLLAR BANK INTERNET	600.00
	PIN MSBILL.INFO WA		TO		
01/07	POS 5GUYS 1061 ECOMM	20.01	01/16	POS PETCO 1832	90.06
	MC 866-345-4897 PA		PIN	CRANBERRY TWP PA	
01/08	ATM DB - PINE TOWNSHIP	400.00			

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

PLEASE NOTE THAT THE YEAR TO DATE INFORMATION OUTLINED IN THE CHART ABOVE REFLECTS ACTIVITY FROM JANUARY 1 THROUGH DECEMBER 31 OF LAST YEAR.

ACCOUNT BALANCES MAINTAINED DURING DECEMBER

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$17,613.74	\$22,179.25	\$0.00	\$0.00	\$22,179.25

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



PAGE 3

BANKING CARD ACTIVITY FOR DECEMBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN DECEMBER

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-DOLLAR ATM ACTIVITY	2	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	23	.00		
-MASTERCARD PURCHASES (MC)	26	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	51	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR DECEMBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 01/17/21 THRU 02/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	453.36	868.78	550.00	134.58	151.52	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/18	POS MARKET DI 155 To PIN Wexford PA	100.16	02/07	POS MARKET DI 155 To PIN Wexford PA	75.15
01/20	POS MARKET DI 155 To PIN Wexford PA	93.80	02/07	FEE POS OVERDRAFT FEE	36.00
01/23	POS MARKET DI 155 To PIN Wexford PA	58.41	02/09	POS MARKET DI 155 To PIN Wexford PA	29.27
01/25	POS LOWE'S #653 PIN CRANBERRY TWN PA	13.98	02/09	FEE POS OVERDRAFT FEE	36.00
01/25	POS GIANT-EAG Cranbe PIN Cranberry PA	13.97	02/11	POS NNT WEXFORD ACE PIN WEXFORD PA	38.51
02/02	ONL TRANSFER DOLLAR BANK INTERNET FROM	100.00+	02/11	FEE POS OVERDRAFT FEE	36.00
02/02	POS GET GO #3 20570 PIN Cranberry Twp PA	47.00	02/11	POS MARKET DI 155 To PIN Wexford PA	83.49
02/02	POS GIANT-EAG Cranbe PIN Cranberry PA	91.20	02/11	FEE POS OVERDRAFT FEE	36.00
02/04	POS MARKET DI 155 To PIN Wexford PA	79.84	02/13	ONL TRANSFER DOLLAR BANK INTERNET FROM	450.00+

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	144.00	180.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



PAGE 2

ACCOUNT BALANCES MAINTAINED DURING JANUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$45.40-	\$131.30	\$0.00	\$0.00	\$131.30

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JANUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JANUARY

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	8	.00		
THE TOTAL CHARGE:	8	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JANUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR
SAMUEL EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 12/17/20 THRU 01/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	206.46	353.10	600.00	453.36	53.72	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/17	POS MARKET DI 155 To	72.77	01/14	POS SHEETZ 0277	9.64
	PIN Wexford PA			PIN WEXFORD PA	
12/19	POS BP#1841113CRANB	13.81	01/14	FEE POS OVERDRAFT FEE	36.00
	PIN CRANBERRY TWP PA		01/16	ONL TRANSFER DOLLAR BANK INTERNET	600.00+
12/22	POS MARKET DI 155 To	72.80		FROM	
	PIN Wexford PA		01/16	POS MARKET DI 155 To	101.24
12/27	POS GIANT-EAG Cranbe	8.46		PIN Wexford PA	
	PIN Cranberry PA				
01/05	POS TARGET T-1218	38.38			
	PIN Pittsburgh PA				

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	36.00	1,161.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	36.00	1,062.00

PLEASE NOTE THAT THE YEAR TO DATE INFORMATION OUTLINED IN THE CHART ABOVE REFLECTS ACTIVITY FROM JANUARY 1 THROUGH DECEMBER 31 OF LAST YEAR.



PAGE 2

ACCOUNT BALANCES MAINTAINED DURING DECEMBER
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$38.62	\$213.11	\$0.00	\$0.00	\$213.11

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR DECEMBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN DECEMBER

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
THE TOTAL CHARGE:	11	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES
AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY
CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD
OF TRANSACTIONS FOR DECEMBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT
INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK
CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 12/22/20 THRU 01/21/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	5,409.95	7,735.95	7,491.83	5,165.83	5,470.23	0.05%	0.23
EVERYTHING SV	3,006.69	2,000.00	500.28	1,506.97	1,635.72	0.20%	0.28

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/22	POS COLUMBIA GAS OF	88.53	01/01	POS LEONARD LABRIOLA	6.98
	MC OH			MC WARRENDALE PA	
12/22	ATM DB - PINE TOWNSHIP	60.00	01/04	POS BP#9622747BF OIL	50.33
12/22	POS APPLE.COM/BILL	54.51		MC WEXFORD PA	
	MC 866-712-7753 CA		01/04	POS APPLE.COM/BILL	8.54
12/22	DIR VIVINT J203754038	73.49		MC 866-712-7753 CA	
	VIVINT		01/04	POS APPLE.COM/BILL	9.99
12/24	POS CVS/PHARMACY #02	17.49		MC 866-712-7753 CA	
	MC 800-746-7287 PA		01/04	ECK PNC MAKE A PNT	3,000.00
12/26	POS APPLE.COM/BILL	3.73		LOAN PYMT	
	MC 866-712-7753 CA		01/08	POS BED BATH & BEYON	106.12
12/26	POS APPLE.COM/BILL	3.73		MC 8004623966 NJ	
	MC 866-712-7753 CA		01/08	ECK ARMSTRONG UTIL	149.50
12/28	POS IPHONE CITIZENSO	64.50		8772775711	
	MC BRIDGEPORT CT		01/10	POS Bath and Body Wo	108.71
12/28	POS WINE AND SPIRITS	98.52		PIN New Albany OH	
	MC CRANBERRY TWP PA		01/11	POS APPLE.COM/BILL	10.67
12/28	POS NORDSTROM DIRECT	68.40		MC 866-712-7753 CA	
	MC 800-285-5800 IA		01/12	POS The Skin The Sk	209.00
12/28	POS MCDONALD'S F6141	5.34		PIN Wexford PA	
	PIN MARS PA		01/14	POS APPLE.COM/BILL	0.99
12/28	POS NNT BURLINGTON S	69.94		MC 866-712-7753 CA	
	PIN PITTSBURGH PA		01/15	DIR CAPGEMINI	2,043.00+
12/28	DIR NEW YORK LIFE	151.00		REG.SALARY	
	INS. PREM.		01/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
12/29	POS APPLE.COM/BILL	32.05		TO	
	MC 1111111111 CA		01/18	POS CVS/PHARMACY #02	74.99
12/29	POS CVS/PHARMACY #02	125.00		MC 800-746-7287 PA	
	MC 800-746-7287 PA		01/19	POS APPLE.COM/BILL	13.90
12/30	POS AT&T FP52 15649	90.10		MC 866-712-7753 CA	
	MC CRANBERRY TOW PA		01/19	POS APPLE.COM/BILL	14.93
12/30	POS NORDSTROM DIRECT	22.97		MC 866-712-7753 CA	
	MC 800-285-5800 IA		01/19	POS APPLE.COM/BILL	10.69
12/30	ONL TRANSFER DOLLAR BANK INTERNET	2,000.00+		MC 1111111111 CA	
	FROM		01/20	POS ANNTAYLOR.COM #6	65.99
12/31	DIR CAPGEMINI	3,448.60+		MC MILFORD CT	
	REG.SALARY		01/20	ECK VOGEL DISPOSAL S	91.04
12/31	POS AMZN Mktp US*TY4	74.19		AUTO PYMN	
	MC Amzn.com/bill WA		01/21	DIR VIVINT	73.49
12/31	POS MARKET DI 155 To	126.60		VIVINT	
	PIN Wexford PA				



PAGE 2

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/21	INT INTEREST CREDIT	0.23+			

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/30	ONL TRANSFER DOLLAR BANK INTERNET TO	2,000.00	01/21	INT INTEREST CREDIT	0.28+
01/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+			

2021 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.23+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.28+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

PLEASE NOTE THAT THE YEAR TO DATE INFORMATION OUTLINED IN THE CHART ABOVE REFLECTS ACTIVITY FROM JANUARY 1 THROUGH DECEMBER 31 OF LAST YEAR.

ACCOUNT BALANCES MAINTAINED DURING DECEMBER

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$2,653.11	\$5,218.59	\$1,006.69	\$2,651.56	\$7,870.15

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



PAGE 3

BANKING CARD ACTIVITY FOR DECEMBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN DECEMBER

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-DOLLAR ATM ACTIVITY	1	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD PURCHASES (MC)	24	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	36	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR DECEMBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER